

ABSTRAK

EVALUASI PROGRAM ASURANSI USAHATANI PADI (AOTP) DENGAN PENDEKATAN *SERVQUAL* DI KABUPATEN PESAWARAN

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Penelitian ini mengevaluasi Program Asuransi Usahatani Padi (AOTP) di Kabupaten Pesawaran dengan menggunakan pendekatan *SERVQUAL*. Penelitian dilaksanakan pada bulan September 2023 dan bertujuan untuk menganalisis pelaksanaan program AOTP, mengetahui tingkat pendapatan petani padi peserta, serta menilai kualitas layanan program tersebut. Data dikumpulkan melalui wawancara langsung dengan petani peserta AOTP dan dianalisis menggunakan analisis deskriptif, analisis pendapatan usahatani padi, serta analisis *SERVQUAL*. Kualitas layanan diukur dengan mengidentifikasi kesenjangan (gap) antara harapan petani dan persepsi mereka terhadap layanan yang diterima. Hasil penelitian menunjukkan bahwa petani merasakan manfaat dari program AOTP, terutama dalam mendukung keberlanjutan kegiatan usahatani padi mereka.

Kata kunci: asuransi pertanian, kualitas layanan, petani, usahatani padi

ABSTRACT

Evaluation of the Rice Farming Insurance Program (AOTP) Using the SERVQUAL Approach in Pesawaran Regency

by

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This study evaluates the Rice Farming Insurance Program (AOTP) in Pesawaran Regency using the SERVQUAL approach. Conducted in September 2023, the study aims to analyze the implementation of the AOTP program, determine the income level of participating rice farmers, and assess the service quality of the program. Data were collected through direct interviews with AOTP participant farmers and analyzed using descriptive analysis, rice farming income analysis, and SERVQUAL analysis. Service quality was measured by identifying the gap between farmers' expectations and their perceptions of the services received. The results show that farmers perceive benefits from the AOTP program, particularly in supporting the sustainability of their rice farming activities.

Keywords: agricultural insurance, farmers, rice farming, service quality